



Order Filed on November 9, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)
Denise Carlon, Esq.
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Philadelphia, PA 19106
215-627-1322
dcarlon@kmlawgroup.com
Attorney for: Lakeview Loan Servicing, LLC

In Re:

Michael S. Farett and Diana L. Farett,

Debtors.

Case No: 19-33073 MBK

Chapter: 13

Judge: Michael B. Kaplan

**CONSENT ORDER CURING POST-PETITION ARREARS & REINSTATING
AUTOMATIC STAY**

The relief set forth on the following page is hereby ordered **ORDERED**.

DATED: November 9, 2022



Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Debtors: Michael S. Faretty and Diana L. Faretty
Case No.: 19-33073 MBK
Caption: **CONSENT ORDER CURING POST-PETITION ARREARS &
REINSTATING AUTOMATIC STAY**

This matter, having been brought before the Court by Denise Carlon, Esq., KML Law Group, P.C., attorneys for Secured Creditor, Lakeview Loan Servicing, LLC, upon a consent order to reinstate the automatic stay as to property located at 185 Eaton Avenue, Township Of Hamilton, NJ, 08619, and with the consent of Darren M. Baldo, Esq., counsel for the Debtors, Michael S. Faretty and Diana L. Faretty,

It is hereby **ORDERED, ADJUDGED and DECREED** that the automatic stay as to property located at 185 Eaton Avenue, Township Of Hamilton, NJ, 08619 is hereby reinstated; and

It is further **ORDERED, ADJUDGED and DECREED** that the Order Vacating Stay entered September 19, 2022 (#79 on the docket) is hereby vacated; and

It is **ORDERED, ADJUDGED and DECREED** that as of October 17, 2022, Debtors are due for the July 2022 through October 2022 post-petition payment for a total default of \$6,121.46 (4 @ \$1,584.91, less suspense \$218.18); and

It is **ORDERED, ADJUDGED and DECREED** that Debtors shall make an immediate payment of \$6,121.46 to be received no later than October 31, 2022; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume November 1, 2022, directly to Secured Creditor's servicer, M&T Bank, PO Box 62182, Baltimore, MD 21264-2185, or overnight address of: M&T Bank, 1 Fountain Plaza, 7th Floor, Buffalo, NY 14203 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs up to the sum of \$350.00 for attorneys' fees in an amount to be included in a post-petition fee notice, which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that case is hereby reinstated.

I hereby agree and consent to the above terms and conditions:

Dated: 10/25/2022

/s/ Denise Carlon

DENISE CARLON, ESQ., ATTORNEY FOR CREDITOR

I hereby agree and consent to the above terms and conditions:

Dated: 10/21/2022

/s/ Darren M. Baldo

DARREN M. BALDO, ESQ., ATTORNEY FOR DEBTOR

In re:
Michael S Faretty, II
Diana L Faretty
Debtors

Case No. 19-33073-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Nov 09, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Michael S Faretty, II, Diana L Faretty, 185 Eaton Ave., Hamilton, NJ 08619-2503

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 11, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Darren M Baldo	on behalf of Joint Debtor Diana L Faretty darren@dbaldolaw.com
Darren M Baldo	on behalf of Debtor Michael S Faretty II darren@dbaldolaw.com
Denise E. Carlon	on behalf of Creditor LakeView Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr.	

District/off: 0312-3

User: admin

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Date Rcvd: Nov 09, 2022

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Total Noticed: 1

on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7